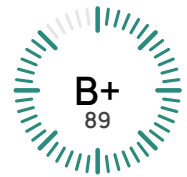


PREPARED FOR

Logistics software business, 1,000+ accounts



Submitted 7 Oct 2026 1,000+ accounts

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Unified Foundation

87 B+

Enough history to follow a customer

CP-01 100

Counts how many consecutive months of billing exist. Later checks of gaps, cohorts, and trailing retention are only as strong as this run of history.

Months where the whole book went quiet

CP-02 100

Finds months between the first and last period where nobody was billed. That is a hole in the calendar, shared by every account.

A customer goes quiet without a churn mark

CP-03 100

Finds an account that skips an interior month while it was not marked churned and did not come back as a reactivation.

Revenue with no customer behind it

CP-04 100

Finds billing rows with no account, or an account that is not on the customer list.

Bookings with no product or no owner

CP-05 65

Measures how much of the latest book has no product, and how much has no owner.

The product file covers the same months as billing

CP-06 100

Asks whether the product-line file contains the same account-months as the billing file. The dollar tie between those files is a separate check.

The words in the definitions were written down

CP-07 56

Looks for the standard terms in the definitions text. It does not test whether those words match the numbers.

Billed customers appear on the customer list

CP-08 100

Measures how many billed account keys appear on the customer master.

Audit-Grade Accuracy

89 B+

The bridge foots on its own

CR-01 100

Checks that beginning plus movements equals ending, and that one period hands the next its ending balance.

Customer detail matches the bridge ending

CR-02 100

Compares ending ARR added up from the customer file with the ending the bridge prints, period by period.

Movements rebuild from the customer rows

CR-03 100

Rebuilds new, expansion, contraction, churn, and reactivation from the customer rows and compares them with the movements the bridge prints.

Product lines tie to billing

CR-04 100

Compares product-line dollars with billing dollars for the same account and month.

The amount matches the status word

CR-05 100

Flags a churned row that still has revenue, and a live row whose amount is zero.

Statuses tell a legal story over time

CR-06 100

Checks that the first status is new, that a reactivation follows a churn, and that revenue does not resume after churn without a reactivation.

Headline KPIs can be reproduced

CR-07 100

Tries to reproduce each reported KPI from the customer file under a standard definition.

The bridge and the KPI table agree	CR-08	40
Derives churn and net retention from the bridge and compares them with the KPI table.		
Product and segment totals add up	CR-09	75
Adds product or segment summary rows and compares them with the summary total and with ending ARR.		
Duplicate dollars that break the tie	CR-10	99
Measures duplicate dollars whose removal would make the detail match the summary.		
Cohort-Centric		100 A+
Customers have a start date	CO-01	100
Measures how many accounts have a start or cohort date that can be read.		
The start date matches the first revenue month	CO-02	100
Compares each account's start date with the first month it shows revenue.		
Too many customers share one start month	CO-03	100
Measures the largest share of accounts that share one start month. A shared month is usually a loading pattern, not a real cohort.		
A returning customer kept the same key	CO-04	100
Splits reactivations that kept the same account key from new keys whose name matches an account that churned recently.		
Contract end dates exist and fall after the start	CO-05	100
Measures how many accounts have an end date, and whether that end date falls on or after the start.		
Retention looks earned, not just unexpired	CO-06	100
Flags a year where almost nobody left and no contracts end, which can make retention look better than the contracts support.		
A trailing year has a year of history behind it	CO-07	100
Asks whether a full year of history exists before the first period used in a trailing-twelve-month metric.		
Multi-Dimensional		78 B-
The cuts a buyer expects are present	SG-01	100
Counts how many of the useful tags - product, segment, region, owner, and the rest - exist on the master or the lines.		
Those tags actually cover the book	SG-02	55
For each tag, measures how much of the latest book sits on accounts with a real value.		
A tag is a category, not free text	SG-03	100
Flags a tag whose values are mostly unique, or mostly one-off.		
The same idea is spelled one way	SG-04	80
Groups tag values that match once case and spacing are removed, and scores how many spellings each idea has.		
Parent accounts are used	SG-05	100
Asks whether a parent field is present and whether any account points at a different parent.		
One owner does not hold the book	SG-06	30
Measures the top owner's share of the latest book and the share with no owner.		
Tags stay stable over the year	SG-07	Not checked
Would measure how often a tag changes for the same account across a year. The file stores one tag per account, not one per month, but this cannot be scored yet.		
Anomalies		95 A
One customer spikes for a month and reverts	AN-01	100
Finds one account whose book jumps for a single month and then returns to where it was.		
A customer drops to zero and comes back unmarked	AN-02	100
Finds one account that goes to zero for a run of months and then returns, without a churn mark and a reactivation mark.		
One month moves the whole book	AN-03	100
Flags a month whose change in total book is large against the file's own typical month, and splits that change by product, movement, and new versus existing accounts.		
A new product line copies a price the account already had	AN-04	Not checked
Inside a month that moved the whole book, looks at accounts that gained a product and asks whether that product's price mirrored the product they already had.		

Amounts do not match the file's own format	AN-05	100
Finds amounts whose decimal places, or whose round shape, differ from the pattern of the table they sit in, plus negative amounts.		
Duplicate rows	AN-06	88
Counts duplicate billing rows, duplicate product rows, and duplicate master rows.		
The book sits in a few customers	AN-07	100
Measures the largest customer and the top customers as a share of the latest book, including inside each product.		
Prices did not move where an escalator was promised	AN-08	100
Reports how many continuing accounts had an unchanged book between the last two year-ends. It is informational unless the definitions promise a price increase.		
A sentence in the talking points does not match the file	AN-09	75
Tests quantified sentences in the talking points against figures the file can produce.		

What this file says

The customer detail reconciles to reported ARR exactly in every reported period. The ARR bridge rebuilds from the customer rows, with nothing left unexplained when monthly amounts are summed. The bridge also foots on its own, and product lines tie to billing. Start dates, contract end dates and returning customers all check out, which is why Cohort-Centric Design scores 100 (A+). The overall grade is B+ (composite 89.4) at tier 3.

What holds the grade back is ownership and the summary layer, not the customer detail. Every account carries a product (0% of ARR has no product), but 24.7% of ARR, or \$9.9M across 504 active accounts, has no owner. Ownership accounts for both of the file's high findings. Those two findings are why the file is not yet decision-ready or diligence-ready.

A buyer would ask these questions first:

- Who is responsible for the \$9.9M of ARR that has no owner, and who renews it?
- The top rep holds 26.6% of ARR. How much of the book depends on one person?
- The KPI table reports churn below 1%, but the bridge implies 7.75% in 2024 and 14.47% in 2025. Which figure is right, and under what definition?

What to do first

These changes move the grade, in order. The check behind each one is cited in the next section.

- Assign an owner to \$9.9M of ARR. 504 active accounts have no rep, and the top rep holds 26.6% of ARR. The parent field is the least-covered tag. Filling owners raises both the tag-coverage score and the owner-concentration score, and moves Multi-Dimensional Insights toward B. It also clears both high findings that keep the file from being decision-ready and diligence-ready.
- Remove 6 row-level defects. The same 6 rows are exact duplicates: 5 in the ARR detail and the other in the product lines. Removing them raises Anomalies and Audit-Grade Accuracy together.
- Restate the KPI table from the bridge. The KPI table reports churn below 1% for 2024 and 2025. The bridge implies 7.75% and 14.47%. Restate churn from the bridge, or write the definition that makes the printed figure true. In the same pass, make the 2024 product and segment rows add up to the printed total. This raises the Audit-Grade Accuracy score.

- Add a definitions tab. ARR, NRR, churn, expansion and cohort already have written definitions. MRR, GRR, new and reactivation do not. One line for each missing term makes the KPI table reproducible by a reader. It also raises the definitions score from 5 of 9 terms.
- Normalize 2 tag fields. Segment and status each carry the same value spelled with different case or spacing. One pass of normalization removes the variants and raises the Multi-Dimensional Insights score.

Where the grade comes from

Inputs: 2 file(s), 8 sheet(s), 161,300 rows. Hazards handled: none.

Checks run: 39 of 41. 2 could not be checked; they are listed below.

- Unified, Finance-Approved Foundation: 87.3 (B+)
- Audit-Grade Accuracy: 88.8 (B+)
- Cohort-Centric Design: 100 (A+)
- Multi-Dimensional Insights: 77.5 (B-)
- Anomalies: 95.4 (A)

The two lowest pillars come from different sources. Multi-Dimensional Insights is lower because of owner coverage. Audit-Grade Accuracy is pulled down by the summary tables, not the customer detail.

Each check

Each item below is one part of the rubric. The heading is the check in plain words. The citation code appears once, for reference.

Unified, Finance-Approved Foundation

Bookings with no product or no owner

Unified, Finance-Approved Foundation. Cited as CP-05, owner.

This check measures how much of the latest book has no product, and how much has no owner.

In this file, 504 accounts carry 24.7% of ARR with no owner. Product is assigned everywhere (0% unassigned). Check score 30. A buyer will ask who manages these accounts today.

Next step. Assign a product and an owner to the unassigned book before the next export.

The words in the definitions were written down

Unified, Finance-Approved Foundation. Cited as CP-07.

This check looks for the standard terms in the definitions text. It does not test whether those words match the numbers.

In this file, 5 of the 9 terms are defined. Check score 56. A buyer will ask how GRR, MRR, new and reactivation are calculated.

Next step. Write a short definition for each headline term the summary uses, in the same words the rubric expects.

Came through clean: Enough history to follow a customer (CP-01); Months where the whole book went quiet (CP-02); A customer goes quiet without a churn mark (CP-03); Revenue with no customer behind it (CP-04); the product side of Bookings with no product or no owner (CP-05); The product file covers the same months as billing (CP-06); Billed customers appear on the customer list (CP-08).

Audit-Grade Accuracy

The bridge and the KPI table agree

Audit-Grade Accuracy. Cited as CR-08.

This check derives churn and net retention from the bridge and compares them with the KPI table.

In this file, 2 of the 6 comparisons contradict each other. Both are churn: the KPI table reports below 1%, while the bridge implies 7.75% in 2024 and 14.47% in 2025. Check score 40. A buyer will ask which churn figure to underwrite.

Next step. Align the KPI table with what the bridge implies, or show the definition that explains the gap.

Product and segment totals add up

Audit-Grade Accuracy. Cited as CR-09.

This check adds the product or segment summary rows and compares them with the summary total and with ending ARR.

In this file, 1 period fails: in 2024 the rows do not add to the printed total. Check score 75. A buyer will ask which 2024 figure is the real one.

Next step. Make the product and segment subtotals add to the summary, and to ending ARR.

Came through clean: The bridge foots on its own (CR-01); Customer detail matches the bridge ending (CR-02); Movements rebuild from the customer rows (CR-03); Product lines tie to billing (CR-04); The amount matches the status word (CR-05); Statuses tell a legal story over time (CR-06); Headline KPIs can be reproduced (CR-07); Duplicate dollars that break the tie (CR-10).

Cohort-Centric Design

Came through clean: Customers have a start date (CO-01); The start date matches the first revenue month (CO-02); Too many customers share one start month (CO-03); A returning customer kept the same key (CO-04); Contract end dates exist and fall after the start (CO-05); Retention looks earned, not just unexpired (CO-06); A trailing year has a year of history behind it (CO-07).

Multi-Dimensional Insights

One owner does not hold the book

Multi-Dimensional Insights. Cited as SG-06.

This check measures the top owner's share of the latest book and the share with no owner.

In this file, 3 reps own the assigned book. The top rep holds \$10.7M, or 26.6% of ARR. Check score 30. A buyer will ask what happens to those accounts if that person leaves.

Next step. Reassign concentrated accounts and fill the unassigned ones so the book is not one rep's.

Those tags actually cover the book

Multi-Dimensional Insights. Cited as SG-02.

For each tag, this check measures how much of the latest book sits on accounts with a real value.

In this file, the 6 tags cover 79.2% of ARR on average. The parent and owner fields have the most gaps. Check score 55. A buyer will ask whether every cut of the book adds up to the whole.

Next step. Fill the blank tags on the accounts that carry the book, starting with product and owner.

The same idea is spelled one way

Multi-Dimensional Insights. Cited as SG-04.

This check groups tag values that match once case and spacing are removed, and scores how many spellings each idea has.

In this file, 2 tags, segment and status, carry more than one spelling of the same value. Check score 80. A buyer will ask whether a segment cut is splitting one group into several.

Next step. Pick one spelling for each category and apply it across the file.

Came through clean: The cuts a buyer expects are present (SG-01); A tag is a category, not free text (SG-03); Parent accounts are used (SG-05).

Anomalies

Duplicate rows

Anomalies. Cited as AN-06.

This check counts duplicate billing rows, duplicate product rows, and duplicate master rows.

In this file, 6 rows are duplicates, carrying \$145K. 5 of them are in the ARR detail. Check score 88. A buyer will ask whether the \$145K is counted twice anywhere it is reported.

Next step. Remove the duplicate rows, keeping one record per account and month.

A sentence in the talking points does not match the file

Anomalies. Cited as AN-09.

This check tests quantified sentences in the talking points against figures the file can produce.

In this file, 1 of the 4 sentences tested does not match the file, and it concerns churn. Check score 75. A buyer will ask why the talking points and the file disagree on churn.

Next step. Rewrite or remove the sentences the customer file cannot reproduce.

Came through clean: One customer spikes for a month and reverts (AN-01); A customer drops to zero and comes back unmarked (AN-02); One month moves the whole book (AN-03); Amounts do not match the file's own format (AN-05); The book sits in a few customers (AN-07); Prices did not move where an escalator was promised (AN-08).

What we could not check

- A new product line copies a price the account already had (AN-04): no month moved the whole book, so there was nothing to test.
- Tags stay stable over the year (SG-07): the file stores one tag per account rather than one per month.

How this was graded

Weights: Unified, Finance-Approved Foundation 25%, Audit-Grade Accuracy 30%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, Anomalies 15%. Bands: A 90 or above, B 75 or above, C 60 or above, D 45 or above.

Bridge convention detected: monthly amounts summed (monthly_sum). Rules version caeb8e512330.

Readiness: decision-ready not yet, diligence-ready no, AI-ready yes. Both gaps in readiness trace to owner assignment.

Next step

The Strategic Revenue Intelligence Assessment walks through these findings with a FinQore analyst. It shows what a decision-ready and diligence-ready cube looks like for your business.

Your files are retained in FinQore infrastructure for the stated retention period and deleted on request.